

## **Health Reimbursement Account (HRA) FAQs**

### **Q1. What is an HRA?**

A Health Reimbursement Account (HRA) is an employer-funded account that reimburses employees for certain medical, pharmacy, dental and vision expenses incurred by employees, spouses and eligible dependent children.

### **Q2. Are there different types of HRA accounts?**

Yes, there are also Combination HRA accounts and Wellness HRA accounts.

If you elected the High Deductible Health Plan with an HSA plan during the recent annual enrollment or were previously covered on the High Deductible Health Plan, you have a Combination HRA. A Combination HRA can only be used for dental, vision, or expenses that remain after your medical deductible is satisfied.

If you are an Opt-Out for FY18, you were awarded \$300 into a Combination HRA account at Discovery Benefits.

Your Wellness HRA can be used to reimburse wellness expenses, such as park passes, gym membership, and hunting/fishing licenses.

### **Q3. Can unused amounts in the HRA be carried over to the next year?**

Yes. Any remaining HRA dollars can be used in future plan years as long as you are employed with the State. If your account balance drops below \$5, it will be automatically closed in 30 days.

### **Q4. Can I make contributions to my HRA?**

No. This is an employer-funded account.

### **Q5. How do I use the HRA?**

If you already have a debit card from Discovery Benefits, you will be able to use the same debit card to access your HRA funds. If you don't already have a debit card from Discovery Benefits, you will receive one. If you are not interested in using a debit card for expenses, the [claims form for out-of-pocket expenses](#) can be filed online, mailed (Discovery Benefits, PO Box 2926, Fargo ND 58108) or faxed (866.451.3245).

### **Q6. What types of medical services can be used to reimburse myself?**

Eligible medical services reimbursable by your HRA are those that are not reimbursable by insurance (or another source) and are medically necessary. This includes deductibles, copays and any co-insurance amounts you may incur. Dental and vision expenses also qualify for reimbursement.

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**Q8. Can I take my HRA balance with me when I leave employment with the State?**

No. HRAs are only available to employees.